

From: Craig Church

Sent: Tuesday, April 11, 2006 7:42 PM

To: Public Hearing

Subject:

Dear Sirs,

As a 49yo American, I am certainly concerned about Walmart getting into the Banking Industry. I am not a banker, or even a financial wizzard. But, I really don't have to be, to see that a company that would have such a dangerous concentration of power in the banking industry, is not in my favor. Even 2 of the Corporate Banks I currently deal with, do not have a history of bending the law as flagrantly as Wal Mart has done in the past. Should they be judged in part based on their past performance ethically? Yes, definitely. If continue to bend and even break the law for the bottom line, I sure don't want them in the banking industry. I am not a financial consultant, genius, or anything like that. I am an American citizen, and do not want to see Wal-Mart have a Monopolistic control in the banking industry. You are the judges, and you get to decide our fate as the average American. I implore you to not let Wal-Mart drive our local banks out of our communities, as they have done with local grocery stores, drug stores, etc... Please curtail their need for greed and act in good conscience.

With sincere thanks... Hoping and praying you as our leaders in this area, you with the expertise, make the right decision regarding this serious matter.

Sincerely,

Craig P. Church - concerned citizen.

P.S. I have been in Eastern Europe, and know what bad banking is all about.
Keep america beautiful !